



AKIBA HALISI

BE SURE OF YOUR FINANCES

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Insuring Happiness

Introduction

This policy has been designed to enable you to build a fund over a period of time and allows you to access the fund twice at specified times during the policy term and at maturity.

The minimum and maximum entry ages are 18 years and 64 years respectively while the maximum maturity age is 70 years. The policy term options are 6, 9, 12, 15 and 18 years.

Survival Benefits

1. 15% of the sum assured is payable on survival to 1/3 of the policy term
2. 25% of the sum assured is payable on survival to 2/3 of the policy term
3. At Maturity:
 - 60% of the sum assured plus
 - 100% of simple reversionary bonus plus
 - 50% of the sum assured as terminal bonus is payable

Death Benefits

In the event of death, 100% of the sum assured plus accrued bonus (simple reversionary bonus) is payable.

Optional Benefits

On payment of additional premium, the following rider benefits are available:

- **Total and Permanent Disability** - benefit equal to an amount of 100% of the sum assured will be payable over a period of 24 months in the event that you are incapable of engaging for income or profit in any occupation
- **Accidental Death** - on death due to an accident, an amount equal to the basic sum assured will become payable. This is in addition to the main benefit
- **Waiver of Premium** - all future premiums will be waived following total and permanent disability due to an accident or illness
- **Medical Reimbursement Rider** - in case of an accident leading to the injury and hospitalisation of the life assured, the inpatient medical expenses incurred will be reimbursed subject to a maximum of 60% of the policy sum assured but not exceeding KShs. 500,000
- **Critical Illness Rider** - in the event of first diagnosis of a specified critical illness, an amount equal to 30% of the sum assured is payable to the life assured up to a maximum of KShs. 300,000
- **Retrenchment Rider** - in case of loss of employment, future premiums will be waived up to a maximum of 6 months, this will cease once you secure employment before the end of 6 months

Loans

Loans will also be available after 3 years of the policy being in force.

Tax benefit

By law, a 15% insurance relief will be granted to the policyholder up to a maximum of KShs. 5,000 p.m. (KShs. 60,000 p.a.).

For more information, call us on 0709 912 777

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